



Order Filed on July 26, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284  
Chapter 13 Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840**

**IN RE:  
TARA L. LYONS**

**Case No.: 19-17259 JKS**

**Hearing Date: 7/25/2019**

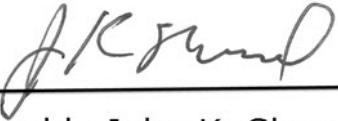
**Judge: JOHN K. SHERWOOD**

**Debtor is Entitled To Discharge**

**ORDER CONFIRMING PLAN**

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

**DATED: July 26, 2019**

  
\_\_\_\_\_  
**Honorable John K. Sherwood  
United States Bankruptcy Court**

Case No.: 19-17259 JKS

Caption of Order: ORDER CONFIRMING PLAN

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The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with ; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 6/11/2019, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 5/1/2019, the Debtor shall pay the Standing Trustee
  - the sum of \$175.00 for a period of 2 month(s), and then
  - the sum of \$3,122.00 for a period of 58 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than 100% of their timely filed claims; and it is further
- ORDERED, that Debtor must complete Loan Modification on 1st mortgage on 34 Pershing Ave by 9/23/2019 or as extended through the courts Loss Mitigation Program. If loan modification not completed case will be dismissed upon certification of the Standing Trustee with 14 days notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that all arrears to be paid through loan modification ; and it is further
- ORDERED, that 2nd mortgage arrears to be cured through plan; and it is further
- ORDERED, that the Debtor's attorney is allowed a fee of \$4,810.00. The unpaid balance of the allowed fee in the amount of \$2,000.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee ; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Tara L. Lyons  
 Debtor

Case No. 19-17259-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jul 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.

db +Tara L. Lyons, 34 Pershing Avenue, Ridgewood, NJ 07450-3909

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELL'S FARGO BANK, N.A. cwohrlab@LOGS.com, njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust 2005-HE3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust 2005-HE3 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magnettrustee.com

Todd S. Cushner on behalf of Debtor Tara L. Lyons todd@cushnerlegal.com, alyssa@cushnerlegal.com; jrufo@cushnerlegal.com

U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6